

IN THE CLAIMS:

Claim 2 has been canceled.

Claims 1, 18, 19 and 43 have been amended as follows:

1. (Amended) A system for performing a financial transaction, comprising:
a first electronic application for storing application-specific value;
a second electronic application for storing general value; and
a transaction application associated with at least said first electronic application for performing a value exchange, wherein said application-specific value and said general value are each exchangeable in said transaction application;

wherein said application-specific value and said general value are each compatible within said system for performing said financial transaction.

18. (Amended) A smart card for performing a financial transaction, comprising:
a [an] first application for storing application-specific value;
a second application for storing general value; and
wherein said application-specific value and said general value are each compatible for performing said financial transaction.

19. (Amended) A smart card as recited in claim 18, wherein said financial transaction utilizing said first [electronic] application is formatted for utilization with a settlement system associated with said second [electronic] application.

43. (Amended) A method as recited in claim 37, further comprising adding a predetermined amount of application-specific value to the smart card if a [the] sufficient amount of the application-specific value does not exist.